

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 6/17/11 and was converted to a case under chapter 7 on 11/24/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tonya Cridland Gunnarson
4320 Cannon Ridge Ct.
Unit D
Fairfax, VA 22033

Case Number: 11-14472-RGM
Office Code: 1

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-4141

Attorney for Debtor(s) (name and address):
Nathan A. Fisher
3977 Chain Bridge Road, #2
Fairfax, VA 22030
Telephone number: (703) 691-1642

Bankruptcy Trustee (name and address):
Donald F. King
1775 Wiehle Avenue, Suite 400
Reston, VA 20190
Telephone number: (703) 218-2100

Meeting of Creditors:

Date: 1/3/13

Time: 10:00 AM

Location: 115 South Union Street, Suite 206, Alexandria, VA 22314

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
3/4/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
200 South Washington Street
Alexandria, VA 22314

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

MeVCIS 24-hour case information:
Toll Free 1-866-222-8029

Date: November 26, 2012

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Alexandria. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Alexandria. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PHOTOCOPIES May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Tonya Cridland Gunnarson
 Debtor

Case No. 11-14472-RGM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: williamsd
 Form ID: B9A

Page 1 of 3
 Total Noticed: 35

Date Rcvd: Nov 26, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2012.

db +Tonya Cridland Gunnarson, 4320 Cannon Ridge Ct., Unit D, Fairfax, VA 22033-6011
 aty +Cheran Denise Cordell, Shapiro & Burson, 236 Clearfield Avenue, Suite 215,
 Virginia Beach, VA 23462-1893
 aty +Dean R. Prober, Prober & Raphael, 20750 Ventura Blvd., Suite 100,
 Woodland Hills, CA 91364-6207
 aty +Michael Todd Freeman, Samuel I. White, P.C., 1804 Staples Mill Road, Suite 200,
 Richmond, VA 23230-3530
 aty +Trenita J. Stewart, Shapiro Brown & Alt, LLP, 236 Clearfield Ave., Suite 215,
 Virginia Beach, VA 23462-1893
 cr +BAC Home Loans Servicing, LP c/o Prober & Raphael,, 20750 Ventura Blvd, Suite 100,
 Woodland Hills, CA 91364-6207
 cr +BANK OF AMERICA, SUCCESSOR BY MERGER TO BAC HOME L, C/O SHAPIRO AND BURSON,
 236 CLEARFIELD AVE STE 215, VA BEACH, VA 23462-1893
 10524636 +BAC HOME LOANS SVCS, 450 AMERICAN ST, SIMI VALLEY, CA 93065-6285
 10592552 +BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC, MAIL STOP CA6-919-01-23, 400 NATIONAL WAY,
 SIMI VALLEY, CA 93065-6414
 10576878 +Bank of America, N.A., c/o Prober & Raphael, a Law Corporation,
 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 11398632 +Bank of America, N.A., Bankruptcy Department, Mail Stop CA6-919-01-23, 400 National Way,
 Simi Valley, CA 93065-6414
 10611871 +Bank of America, N.A., Bk. Dept., Mail Stop CA6-919-01-23, 400 National Way,
 Simi Valley, CA 93065-6414
 11309199 +Bank of America, N.A., Successor, c/o Michael Freeman, Esquire, Samuel I White, PC,
 1804 Staples Mill Road, Suite 200, Richmond, VA 23230-3530
 10595247 +Bank of America, N.A., Successor, c/o Cheran D. Cordell, Esquire, Shapiro & Burson, LLP,
 236 Clearfield Avenue, Suite 215, Virginia Beach, VA 23462-1893
 10752235 +Christopher at Cedar Lakes Condominium, c/o James W. Reynolds, Esq.,
 Odin, Feldman & Pittleman, PC, 9302 Lee Highway, #1100, Fairfax, VA 22031-6054
 10556953 +FIRST FINANCIAL PORTFOLIO MANAGEMENT INC, c o Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-7999
 10524639 +INTERNATIONAL FINANCIAL SE, 327 W 4TH AVE, HUTCHINSON, KS 67501-4842
 10613587 +Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 10703687 +Jormandy, LLC, assignee of Chase Bank USA, NA., P. O. Box 12173, Norfolk, VA 23541-0173

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Fbarsad@cs.com Nov 27 2012 02:58:38 Nathan A. Fisher,
 3977 Chain Bridge Road, #2, Fairfax, VA 22030
 tr +EDI: QDFKING.COM Nov 27 2012 02:33:00 Donald F. King, 1775 Wiehle Avenue, Suite 400,
 Reston, VA 20190-5159
 cr EDI: RECOVERYCORP.COM Nov 27 2012 02:33:00 Equable Ascent Financial, LLC c/o Recovery Managem,
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 cr +EDI: PRA.COM Nov 27 2012 02:38:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 cr E-mail/Text: bkdepartment@rtresolutions.com Nov 27 2012 04:44:12 Real Time Resolutions, Inc.,
 1349 Empire Central, 13th Floor, PO Box 36655, Dallas, TX 75247
 10614196 +EDI: OPHSUBSID.COM Nov 27 2012 02:33:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 10707071 EDI: RESURGENT.COM Nov 27 2012 02:38:00 CR Evergreen II, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 10906027 +EDI: RESURGENT.COM Nov 27 2012 02:38:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 10679047 EDI: RECOVERYCORP.COM Nov 27 2012 02:33:00 Equable Ascent Financial, LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 11048354 EDI: RECOVERYCORP.COM Nov 27 2012 02:33:00 Equable Ascent Financial, LLC,
 c/o Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 10535384 EDI: BANKAMER2.COM Nov 27 2012 02:38:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 10556953 +EDI: JEFFERSONCAP.COM Nov 27 2012 02:38:00 FIRST FINANCIAL PORTFOLIO MANAGEMENT INC,
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 10613587 +EDI: JEFFERSONCAP.COM Nov 27 2012 02:38:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-7999
 10524637 +EDI: RESURGENT.COM Nov 27 2012 02:38:00 LVNV FUNDING, P.O. BOX 10584,
 GREENVILLE, SC 29603-0584
 10524638 +EDI: MID8.COM Nov 27 2012 02:33:00 MIDLAND CREDIT MGMNT, 8875 AERO DRIVE, SUITE 200,
 SAN DIEGO, CA 92123-2255
 10540902 +EDI: MID8.COM Nov 27 2012 02:33:00 Midland Credit Management, Inc.,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 10627593 EDI: PRA.COM Nov 27 2012 02:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
 11379971 E-mail/Text: bkdepartment@rtresolutions.com Nov 27 2012 04:44:12 Real Time Resolutions, Inc.,
 1349 Empire Central, Suite #150, PO Box 36655, Dallas, Texas 75247-4029

TOTAL: 18

District/off: 0422-9

User: williamsd
Form ID: B9A

Page 2 of 3
Total Noticed: 35

Date Rcvd: Nov 26, 2012

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A., successor by merger to BAC
tee* CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
GREENVILLE, SC 29602-0288

TOTALS: 1, * 2, ## 0

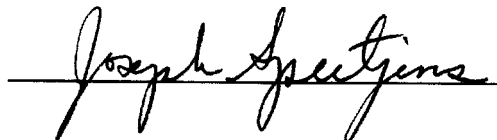
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-9

User: williamsd
Form ID: B9A

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Total Noticed: 35

Date Rcvd: Nov 26, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2012 at the address(es) listed below:

Cheran Denise Cordell on behalf of Creditor BANK OF AMERICA, SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP vabecf@logs.com, vabecf@logs.com
Dean R. Prober on behalf of Creditor BAC Home Loans Servicing, LP c/o Prober & Raphael, A Law Corporation cmartin@pprlaw.net
Donald F. King Kingtrustee@ofplaw.com, val3@ecfcbis.com;dfking@ecf.epiqsystems.com
Michael Todd Freeman on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP mfreeman@siwpc.com, kphares@siwpc.com;ewhite@siwpc.com;kpittman@siwpc.com;naquilina@siwpc.com;dcarter@siwpc.com;klane@siwpc.com;awhite@siwpc.com;scarter@siwpc.com;bjordan@siwpc.com;jmuncy@siwpc.com;ecfpocrich@siwpc.com
Nathan A. Fisher on behalf of Debtor Tonya Cridland Gunnarson Fbarsad@cs.com, barsad@aol.com
Thomas P. Gorman chl3alex@gmail.com, tgorman26@gmail.com
Trenita J. Stewart on behalf of Creditor BANK OF AMERICA, SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP vabecf@logs.com

TOTAL: 7